

## **Financial Statements (Un-Audited)**

### **Capitec Grameen Bank Growth Fund**

Padma Life Tower, 10th Floor(Lift-09),115, Kazi Nazrul Islam Avenue,  
Bangla Motor, Dhaka-1000.

For the Period from July 01, 2024 to September 30, 2024

## Capitec Grameen Bank Growth Fund

Statement of Financial Position (Un-Audited)

As at September 30, 2024

Particulars	Notes	Amount in Taka	Amount in Taka
		September 30, 2024	June 30, 2024
<b>Assets</b>			
Marketable investment -at market price	1.00	833,501,801	756,766,715
IPO investment	2.00	10,000,000	14,250,000
Investment in Govt. Treasury bill	3.00	204,678,582	132,529,193
Preliminary and issue expenses	4.00	22,492,797	23,895,738
Advance deposits and pre-payments	5.00	2,879,381	3,221,921
Accounts receivable	6.00	17,797,234	8,623,627
Cash and cash equivalents	7.00	355,438,806	509,646,221
<b>Total Assets</b>		<b>1,446,788,601</b>	<b>1,448,933,415</b>
<b>Capital Fund</b>			
Unit capital	8.00	1,556,800,000	1,556,800,000
Retained earnings	9.00	(115,228,786)	(113,195,135)
<b>Total Capital Fund</b>		<b>1,441,571,214</b>	<b>1,443,604,865</b>
<b>Current Liabilities</b>			
Accrued expenses	10.00	5,082,116	5,328,550
Accounts payable	11.00	135,271	-
<b>Total Liabilities</b>		<b>5,217,387</b>	<b>5,328,550</b>
<b>Total Capital Fund &amp; Liabilities</b>		<b>1,446,788,601</b>	<b>1,448,933,415</b>
<b>Net Asset Value (NAV)</b>			
At cost price	12.00	10.43	10.36
At market price	13.00	9.26	9.27

These Financial Statements should be read in conjunction with notes.



**Chairman**  
Trustee, ICB



**Managing Director**  
Capitec Asset Management Ltd. (AMC)



**Member**  
Trustee, ICB



**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)



**Assistant Manager- Accounts**  
Capitec Asset Management Ltd. (AMC)

**Place: Dhaka**

Date: 23 October, 2024

## Capitec Grameen Bank Growth Fund

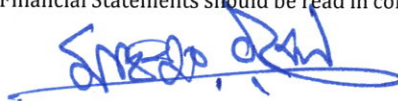
Statement of Profit or Loss and Other Comprehensive Income (Un-Audited)  
For the Period from July 01, 2024 to September 30, 2024

Particulars	Notes	Amount in Taka	Amount in Taka
		July 01, 2024 to September 30, 2024	October 17, 2023 to June 30, 2024
<b>Income</b>			
Realized gain/(loss) on sale of marketable securities	14.00	(2,448,950)	9,267,581
Dividend income	15.00	3,145,348	5,826,536
Profit on deposits	16.00	18,675,168	59,755,877
<b>Total Income</b>		<b>19,371,566</b>	<b>74,849,994</b>
<b>Expenses</b>			
Management fees	17.00	4,721,593	13,631,381
Trustee fees	18.00	371,060	1,079,637
Custodian fees	19.00	324,012	705,060
BSEC Annual fees		360,942	-
DSE Annual fees		151,648	-
CSE Annual fees		151,648	-
CDBL charges		31,285	150,802
Amortization of preliminary and issue expenses	20.00	1,402,941	3,934,333
Audit fees		-	35,000
Printing and publication		45,000	50,000
Bank charges and excise duty		17,150	270,120
Other operating expenses	21.00	-	39,000
<b>Total Expenses</b>		<b>7,577,279</b>	<b>19,895,333</b>
<b>Profit/(Loss) before provision</b>		<b>11,794,287</b>	<b>54,954,661</b>
Write Back of Provision/ (Provision) against marketable Investment	22.00	(13,827,938)	(168,549,796)
<b>Net Profit/(Loss) for the Period</b>		<b>(2,033,651)</b>	<b>(113,595,135)</b>
Add: Other comprehensive income:		-	-
<b>Total Comprehensive income /(Loss)</b>		<b>(2,033,651)</b>	<b>(113,595,135)</b>
<b>Earnings Per Unit</b>	23.00	<b>(0.01)</b>	<b>(0.73)</b>

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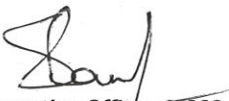
**Chairman**  
Trustee, ICB



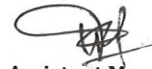
**Managing Director**  
Capitec Asset Management Ltd. (AMC)



**Member**  
Trustee, ICB



**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)



**Assistant Manager- Accounts**  
Capitec Asset Management Ltd. (AMC)

**Place: Dhaka**  
Date: 23 October, 2024

**Capitec Grameen Bank Growth Fund**  
Statement of Changes in Equity (Un-Audited)  
For the Period from July 01, 2024 to September 30, 2024

Particulars	Unit Capital	Unrealized Gain/ (Loss)	Retained Earnings	Total Equity
Balance as on July 01, 2024	1,556,800,000	-	(113,195,135)	1,443,604,865
Add: Fund Received	-	-	-	-
Add: During the year adjustment	-	-	-	-
Net profit/(Loss) for the Period	-	-	(2,033,651)	(2,033,651)
Balance as on September 30, 2024	1,556,800,000	-	(115,228,786)	1,441,571,214

For the year ended June 30, 2024

Particulars	Unit Capital	Unrealized Gain/(Loss)	Retained Earnings	Total Equity
Opening Balance	-	-	-	-
Add: Fund Received	1,556,800,000	-	-	1,556,800,000
Add: During Period adjustment	-	-	400,000	400,000
Net profit/(Loss) for the period	-	-	(113,595,135)	(113,595,135)
Balance as on June 30, 2024	1,556,800,000	-	(113,195,135)	1,443,604,865

These Financial Statements should be read in conjunction with notes.



**Chairman**  
Trustee, ICB



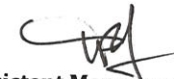
**Managing Director**  
Capitec Asset Management Ltd. (AMC)



**Member**  
Trustee, ICB



**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)



**Assistant Manager- Accounts**  
Capitec Asset Management Ltd. (AMC)

**Place: Dhaka**

Date: 23 October, 2024



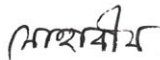
# Capitec Grameen Bank Growth Fund

## Statement of Cash Flows (Un-Audited)

For the Period from July 01, 2024 to September 30, 2024

Particulars	Notes	Amount in Taka	Amount in Taka
		July 01, 2024 to September 30, 2024	October 17, 2023 to June 30, 2024
<b>Cash flow from operating activities</b>			
Realized gain/(loss) on sale of marketable securities		(2,448,950)	9,267,581
Dividend received		3,786,719	2,768,457
Profit on deposits		4,755,891	47,272,916
Advance deposits and pre-payments		342,540	(3,221,921)
(Increase)/Decrease in operating expenses		(6,285,501)	(38,062,521)
Net changes Investment in Listed /Non Listed Securities		(90,563,024)	(845,316,511)
Net changes Investment in Non Listed Corporate Bond		-	(80,000,000)
Investment in IPO		4,250,000	(14,250,000)
Investment in Govt. Treasury bill		(68,045,090)	(125,611,780)
<b>Net cash inflow/(outflow) by operating activities</b>		<b>(154,207,415)</b>	<b>(1,047,153,779)</b>
<b>Cash flow from investment activities</b>			
		-	-
<b>Net cash inflow/(outflow) from investment activities</b>		<b>-</b>	<b>-</b>
<b>Cash flow from financing activities</b>			
Sponsor Contribution		-	1,000,000,000
IPO Subscription		-	556,800,000
<b>Net cash inflow/(outflow) from financing activities</b>		<b>-</b>	<b>1,556,800,000</b>
<b>Increase/(Decrease) in cash</b>		<b>(154,207,415)</b>	<b>509,646,221</b>
Cash & cash equivalent at beginning of the Period		509,646,221	-
<b>Cash &amp; cash equivalent at end of the Period</b>		<b>355,438,806</b>	<b>509,646,221</b>
<b>Net Operating Cash Flow Per Unit (NOCFPU)</b>	26.00	<b>(0.99)</b>	<b>(6.73)</b>

These Financial Statements should be read in conjunction with notes.



**Chairman**  
Trustee (ICB)



**Managing Director**  
Capitec Asset Management Ltd. (AMC)



**Member**  
Trustee, (ICB)



**Chief Operating Officer**  
Capitec Asset Management Ltd. (AMC)



**Assistant Manager- Accounts**  
Capitec Asset Management Ltd. (AMC)

Place: Dhaka

Date: 23 October, 2024

# Capitec Grameen Bank Growth Fund

Notes to the financial statement (Un-Audited)

As at September 30, 2024

Notes	Particular	Amount in Taka September 30, 2024	Amount in Taka June 30, 2024
<b>1.00 Marketable Investment-at market price : Tk 833,501,801</b>			
This is made up as follows:			
<b>Particulars</b>			
Investment in Marketable Securities		833,501,801	756,766,715
		<b>833,501,801</b>	<b>756,766,715</b>
Annexure-A may kindly be seen for details of Marketable Investment			
<b>2.00 IPO investment:(IPO Allotments) price: Tk 10,000,000</b>			
This is made up as follows:			
<b>Particulars</b>			
IPO investment		10,000,000	14,250,000
		<b>10,000,000</b>	<b>14,250,000</b>
Annexure-A may kindly be seen for details of Investment in IPO			
<b>3.00 Investment in Govt. Treasury bill: Tk 204,678,582</b>			
This is made up as follows:			
<b>Particulars</b>			
Investment in Govt. Treasury bill	3.01	193,656,870	125,611,780
Add: Treasury bill Profit Receivables	3.02	11,021,712	6,917,413
<b>Closing Balance:</b>		<b>204,678,582</b>	<b>132,529,193</b>
Annexure-A may kindly be seen for details of Investment in Govt. Treasury bill			
<b>3.01 Investment in Govt. Treasury bill: Tk.193,656,870</b>			
This is made up as follows:			
<b>Particulars</b>			
Opening Balance		125,611,780	-
Add: Addition during the Period		68,045,090	125,611,780
Less:During the preiod maturity		-	-
		<b>193,656,870</b>	<b>125,611,780</b>
<b>3.02 Treasury bill Profit Receivables:Tk.11,021,712</b>			
This is made up as follows:			
<b>Particulars</b>			
Opening Balance		6,917,413	-
Add: Addition during the Period Receivables		4,104,299	6,917,413
Less:During the preiod Received		-	-
		<b>11,021,712</b>	<b>6,917,413</b>
<b>4.00 Preliminary and issue expenses : Tk 22,492,797</b>			
This is made up as follows:			
<b>Particulars</b>			
Opening Preliminary and issue expenses		23,895,738	27,830,071
Less: Amortization during the Period		(1,402,941)	(3,934,333)
<b>Closing Balance:</b>		<b>22,492,797</b>	<b>23,895,738</b>
<b>5.00 Advance deposits and pre-payments : Tk 2,879,381</b>			
This is made up as follows:			
<b>Particulars</b>			
CDBL Security Deposit		500,000	500,000
Advance BSEC Annual Fee		1,067,134	1,428,076
Advance DSE Annual Fee		513,152	664,800
Advance CSE Annual Fee		448,352	600,000
Advance Trustee Fee		350,743	29,045
<b>Closing Balance:</b>		<b>2,879,381</b>	<b>3,221,921</b>

Notes	Particular	Amount in Taka September 30, 2024	Amount in Taka June 30, 2024												
6.00	Accounts receivable : Tk 17,797,234														
	This is made up as follows:														
	<b>Particulars</b>														
	MTDR/FDR Profit Receivables	9,380,644	3,497,644												
	Treasury bond Profit Receivables	5,999,882	2,067,904												
	Dividend Receivables	2,416,708	3,058,079												
	<b>Closing Balance:</b>	<b>17,797,234</b>	<b>8,623,627</b>												
6.01	Dividend Receivables : Tk 2,416,708														
	This is made up as follows:														
	<b>Particulars</b>														
	MEGHNALIFE	189,000	-												
	BERGERPBL	79,900	-												
	LANKABAFIN	2,147,808	-												
	BATASHOE	-	872												
	MERCINS	-	583,147												
	MARICO	-	24,060												
	MEGHNAINS	-	200,000												
	BANKASI1PB	-	2,250,000												
	<b>Total:</b>	<b>2,416,708</b>	<b>3,058,079</b>												
7.00	Cash and cash equivalents : Tk 355,438,806														
	This is made up as follows:														
	<b>Particulars</b>														
	<table><tr><th>Name of the Bank</th><th>Branch</th><th>Account Number</th></tr><tr><td>City Bank PLC. (Islamic Wings)</td><td>Gulshan</td><td>1781300000001</td></tr><tr><td>City Bank PLC. (Islamic Wings)</td><td>Gulshan</td><td>1781300000003</td></tr><tr><td colspan="3">Cash at Money Market Instruments (MTDR/TDR) Annexure - A</td></tr></table>	Name of the Bank	Branch	Account Number	City Bank PLC. (Islamic Wings)	Gulshan	1781300000001	City Bank PLC. (Islamic Wings)	Gulshan	1781300000003	Cash at Money Market Instruments (MTDR/TDR) Annexure - A				
Name of the Bank	Branch	Account Number													
City Bank PLC. (Islamic Wings)	Gulshan	1781300000001													
City Bank PLC. (Islamic Wings)	Gulshan	1781300000003													
Cash at Money Market Instruments (MTDR/TDR) Annexure - A															
	<b>Closing Balance:</b>	<b>355,438,806</b>	<b>509,646,221</b>												
8.00	Unit capital : Tk 1,556,800,000														
	This is made up as follows:														
	<b>Particulars</b>														
	Sponsor contribution	1,000,000,000	1,000,000,000												
	IPO Subscription	556,800,000	556,800,000												
	<b>Closing Balance:</b>	<b>1,556,800,000</b>	<b>1,556,800,000</b>												
9.00	Retained earnings : Tk -115,228,786														
	This is made up as follows:														
	<b>Particulars</b>														
	Opening balance	(113,195,135)	-												
	Less: Dividend Paid	-	-												
	Add: Addition during the Period	(2,033,651)	(113,595,135)												
	Add:During the year adjustment	-	400,000												
	<b>Closing Balance:</b>	<b>(115,228,786)</b>	<b>(113,195,135)</b>												
10.00	Accrued expenses : Tk 5,082,116														
	This is made up as follows:														
	<b>Particulars</b>														
	Management Fees	4,721,593	4,658,388												
	Trustee Fees	-	-												
	Custodian Fees	325,523	635,162												
	Audit Fess	35,000	35,000												
	<b>Closing Balance:</b>	<b>5,082,116</b>	<b>5,328,550</b>												

Notes	Particular	Amount in Taka	
		September 30, 2024	June 30, 2024
<b>11.00</b>	<b>Accounts payable: Tk. 135,271</b>		
	This is made up as follows:		
	<u>Particulars</u>		
	Others Payable	135,271	-
	Unclaimed Dividend	-	-
	<b>Total:</b>	<b>135,271</b>	<b>-</b>
<b>11.01</b>	<b>Unclaimed Dividend: Tk 0</b>		
	This is made up as follows:		
	<u>Particulars</u>		
	Unclaimed Dividend	-	-
<b>12.00</b>	<b>Net Asset Value (NAV) per unit at cost price : Tk 10.43</b>		
	This is made up as follows:		
	<u>Particulars</u>		
	Total Assets at Market Price	1,446,788,601	1,448,933,415
	Add: Investment diminution reserve-unrealized gain/(loss)	182,377,734	168,549,796
	Less: Current liabilities	(5,217,387)	(5,328,550)
	<b>Total net asset value (NAV) at cost price</b>	<b>1,623,948,948</b>	<b>1,612,154,660</b>
	Outstanding number of units	155,680,000	155,680,000
	<b>Net Asset Value (NAV) per unit at cost price</b>	<b>10.43</b>	<b>10.36</b>
<b>13.00</b>	<b>Net Asset Value (NAV) per unit at market price : Tk 9.26</b>		
	This is made up as follows:		
	<u>Particulars</u>		
	Total Assets at Market Price	1,446,788,601	1,448,933,415
	Less: Current liabilities	(5,217,387)	(5,328,550)
	<b>Net Asset Value (NAV) at market price</b>	<b>1,441,571,214</b>	<b>1,443,604,865</b>
	Outstanding number of units	155,680,000	155,680,000
	<b>Net Asset Value (NAV) per unit at market price</b>	<b>9.26</b>	<b>9.27</b>



## Capitec Grameen Bank Growth Fund

Notes to the Profit or Loss and Other Comprehensive Income (Un-Audited)

For the Period from July 01, 2024 to September 30, 2024

Notes	Particular	Amount in Taka	Amount in Taka
		July 01, 2024 to September 30, 2024	October 17, 2023 to June 30, 2024

**14.00 Realized gain/(loss) on sale of marketable securities : Tk -2,448,950**

This is made up as follows:

**Particulars**

Realized gain/(loss) on sale of marketable securities

(2,448,950)	9,267,581
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**Closing Balance:**

(2,448,950)	9,267,581
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Annexure-C may kindly be seen for details of realized gain/(loss) on sale of marketable securities.

**15.00 Dividend income : Tk 3,145,348**

This is made up as follows:

**Particulars**

Dividend income

3,145,348	5,826,536
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**Closing Balance:**

3,145,348	5,826,536
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Annexure-D may kindly be seen for details of dividend income.

**16.00 Profit on deposits : Tk 18,675,168**

This is made up as follows:

**Particulars**

Profit on Bank Accounts

Annexure-G

2,505,891	25,995,993
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Profit on FDR/MTDR

Annexure-H

8,133,000	19,448,643
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Govt. Treasury Bill Profit

4,104,299	6,917,413
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Govt. Treasury Bond Profit

3,931,978	7,393,828
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**Closing Balance:**

18,675,168	59,755,877
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**17.00 Management fees : Tk 4,721,593**

This is made up as follows:

4,721,593	13,631,381
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4,721,593	13,631,381
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Date	NAV	Fees
July 4, 2024	1,466,341,097	205,092.43
July 11, 2024	1,465,836,699	358,814.75
July 18, 2024	1,448,529,356	355,486.41
July 25, 2024	1,450,263,475	355,819.90
August 1, 2024	1,437,749,538	353,413.37
August 8, 2024	1,507,111,763	366,752.26
August 15, 2024	1,497,102,041	364,827.32
August 22, 2024	1,471,666,818	359,935.93
August 29, 2024	1,487,491,465	362,979.13
September 5, 2024	1,480,097,663	361,557.24
September 12, 2024	1,473,151,613	360,221.46
September 19, 2024	1,473,168,174	360,224.65
September 26, 2024	1,441,307,781	354,097.65
September 30, 2024	1,441,571,213	202,370.64
<b>Total Management fees</b>		<b>4,721,593</b>

Notes	Particular	Amount in Taka	Amount in Taka
		July 01, 2024 to September 30, 2024	October 17, 2023 to June 30, 2024

**18.00 Trustee fees : Tk 371,060**

This is made up as follows:

371,060	1,079,637
<b>371,060</b>	<b>1,079,637</b>

Date	NAV	Fees
July 4, 2024	1,466,341,097	16,114
July 11, 2024	1,465,836,699	28,189
July 18, 2024	1,448,529,356	27,856
July 25, 2024	1,450,263,475	27,890
August 1, 2024	1,437,749,538	27,649
August 8, 2024	1,507,111,763	28,983
August 15, 2024	1,497,102,041	28,790
August 22, 2024	1,471,666,818	28,301
August 29, 2024	1,487,491,465	28,606
September 5, 2024	1,480,097,663	28,463
September 12, 2024	1,473,151,613	28,330
September 19, 2024	1,473,168,174	28,330
September 26, 2024	1,441,307,781	27,717
September 30, 2024	1,441,571,213	15,841
<b>Total Trustee fees</b>		<b>371,060</b>

**19.00 Custodian fees : Tk 324,012**

This is made up as follows:

324,012	705,060
<b>324,012</b>	<b>705,060</b>

Annexure-E may kindly be seen for details of Custodian fees.

**20.00 Amortization of preliminary and issue expenses : Tk 1,402,941**

This is made up as follows:

**Particulars**

Preliminary and issue expenses during the Period  
Amortized of preliminary and issue expenses

1,402,941	3,934,333
<b>1,402,941</b>	<b>3,934,333</b>

**21.00 Other operating expenses : Tk 0**

This is made up as follows:

**Particulars**

ESS Register Fees  
Bidding/Subscription Fees  
Closing Balance:

-	25,000
-	14,000
-	<b>39,000</b>

**22.00 Write Back of Provision/ (Provision) against marketable Investment : TK -13,827,938**

This is made up as follows:

**Particulars**

Opening Balance  
Unrealized Gain/(Loss)  
Write Back of Provision/ (Provision) against marketable Investment

(168,549,796)	-
(182,377,734)	(168,549,796)
<b>(13,827,938)</b>	<b>(168,549,796)</b>

Annexure-A may kindly be seen for details of Marketable Investment

**23.00 Earnings per unit: Tk -0.01**

This is made up as follows:

**Particulars**

Net profit for the year  
Outstanding number of units  
Earnings Per Unit

(2,033,651)	(113,595,135)
155,680,000	155,680,000
<b>(0.01)</b>	<b>(0.73)</b>

Notes	Particular	Amount in Taka	Amount in Taka
		July 01, 2024 to September 30, 2024	October 17, 2023 to June 30, 2024

**24.00 Non-Performing Investment: Tk 0**

This is made up as follows:

**Particulars**

Non-Performing Investment

-	-
-	-

Annexure-F may kindly be seen for details of Non-Performing Investment.

**25.00 Reconciliation between Net profit to Operating Cash Flows**  
Profit/(Loss) before provision

11,794,287	54,954,661
------------	------------

**Operating Cash Flows before Changes in Working Capital**

11,794,287	54,954,661
------------	------------

Less: Increase/Add/Decrease in Dividend Receivable  
Less: Increase/Add/Decrease in Profit Receivable  
Less: Increase/Add/Decrease in Treasury bill Profit Receivables  
Less: Increase/Add/Decrease in Prepaid Expenses  
Less: Increase/Add/Decrease in Accounts Payable  
Less: Increase/Add/Decrease in Preliminary Expenses  
Add: Increase/Add During the period adjustment  
Add: Increase/Add Investment in Listed/Non-Listed Securities  
Add: Increase/Add Investment in Govt. Treasury bill  
Add: Increase/Add Investment in Non Listed Corporate Bond  
Add: Increase/Add Investment in IPO  
**Net Changes in Working Capital**

641,371	(3,058,079)
(9,814,978)	(5,565,548)
(4,104,299)	(6,917,413)
342,540	(3,221,921)
(111,163)	5,328,550
1,402,941	(23,895,738)
-	400,000
(90,563,024)	(845,316,511)
(68,045,090)	(125,611,780)
-	(80,000,000)
4,250,000	(14,250,000)
<b>(166,001,702)</b>	<b>(1,102,108,440)</b>
<b>(154,207,415)</b>	<b>(1,047,153,780)</b>

**Net Operating Cash Flows**

**26 Net Operating Cash Flow per unit: Tk -0.99**

This is made up as follows:

**Particulars**

Net Cash inflow/ (out flow) from operating activities  
Outstanding number of units  
**Net Operating Cash Flow Per Unit (NOCFPU)**

(154,207,415)	(1,047,153,779)
155,680,000	155,680,000
<b>(0.99)</b>	<b>(6.73)</b>



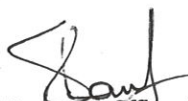
**Chairman**  
Trustee, ICB



**Managing Director**  
Capitec Asset Management Ltd. (AMC)



**Member**  
Trustee, ICB



**Chief Operating Officer & CCO**  
Capitec Asset Management Ltd. (AMC)



**Assistant Manager- Accounts**  
Capitec Asset Management Ltd. (AMC)



**Asset Manager: Capitec Asset Management Limited**  
**Capitec Grameen Bank Growth Fund**  
Portfolio Statement as at September 30, 2024

**Annexure - A**

[Figure in Bangladeshi Taka]

**I. Investment in Capital Market Securities (Listed)**

SL	Investment in Stocks/Securities(Sectorwise)		No. of Shares/ Unit	Cost Price	Cost Value	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment
	Sector	A. Share of Listed Companies								
1	BANK	BRACBANK	185,000	53.49	9,895,370	54.20	10,027,000	131,630	1.33%	0.63%
2		CITYBANK	500,000	24.22	12,112,110	22.60	11,300,000	(812,110)	-6.70%	0.77%
3		MTB	527,558	13.43	7,082,594	12.20	6,436,208	(646,386)	-9.13%	0.45%
4	Cement	LHBL	142,523	74.39	10,602,232	61.70	8,793,669	(1,808,563)	-17.06%	0.67%
5	Engineering	NPOLYMER	1,617,476	53.86	87,116,382	37.80	61,140,593	(25,975,789)	-29.82%	5.53%
6		BSRMSTEEL	286,715	66.26	18,999,054	57.80	16,572,127	(2,426,927)	-12.77%	1.21%
7		NIALCO	463,042	52.89	24,489,946	41.10	19,031,026	(5,458,920)	-22.29%	1.55%
8	Financial Institutions	LANKABAFIN	2,147,808	25.83	55,468,625	17.60	37,801,421	(17,667,204)	-31.85%	3.52%
9	Fuel & Power	CVOPRL	141,218	191.13	26,991,528	131.40	18,556,045	(8,435,483)	-31.25%	1.71%
10	Food & Allied	BATBC	110,326	453.63	50,047,391	394.10	43,479,477	(6,567,914)	-13.12%	3.18%
11	Insurance	RELIANCINS	274,463	70.67	19,395,343	58.60	16,083,532	(3,311,812)	-17.08%	1.23%
12		MERCINS	583,147	34.43	20,077,575	27.60	16,094,857	(3,982,718)	-19.84%	1.27%
13		MEGHNAINS	200,000	37.60	7,520,820	23.40	4,680,000	(2,840,820)	-37.77%	0.48%
14		CLICL	301,000	56.55	17,021,373	40.40	12,160,400	(4,860,973)	-28.56%	1.08%
15	IT Sector	MEGHNALIFE	126,000	76.59	9,649,991	64.10	8,076,600	(1,573,391)	-16.30%	0.61%
16		GENEXIL	1,003,559	69.77	70,023,042	37.40	37,533,107	(32,489,935)	-46.40%	4.45%
17		ITC	1,112,696	51.77	57,601,075	37.00	41,169,752	(16,431,323)	-28.53%	3.66%
18	Miscellaneous	BEXIMCO	515,052	104.53	53,838,510	115.60	59,540,011	5,701,501	10.59%	3.42%
19		BERGERPBL	1,598	1,882.21	3,007,766	1,778.40	2,841,883	(165,883)	-5.52%	0.19%
20		SINOBANGLA	220,000	44.78	9,850,709	36.10	7,942,000	(1,908,709)	-19.38%	0.63%
21		KBSEED	835,000	22.82	19,053,381	14.00	11,690,000	(7,363,381)	-38.65%	1.21%
22	Pharmaceuticals & Chemicals	SQURPHARMA	303	211.43	64,063	229.20	69,448	5,384	8.40%	0.00%
23		MARICO	11,839	2,373.91	28,104,741	2,311.90	27,370,584	(734,157)	-2.61%	1.78%
24		ASIATICLAB	200,000	70.59	14,117,212	34.00	6,800,000	(7,317,212)	-51.83%	0.90%
25		ACMELAB	161,000	91.49	14,730,026	85.30	13,733,300	(996,726)	-6.77%	0.94%
26	Textile	MALEKSPIN	350,000	33.68	11,786,713	28.80	10,080,000	(1,706,713)	-14.48%	0.75%
27	Travel & Leisure	SEAPEARL	75,000	191.24	14,343,365	47.10	3,532,500	(10,810,865)	-75.37%	0.91%
28	Telecommunication	BSCPLC	238,335	208.27	49,638,457	142.90	34,058,072	(15,580,385)	-31.39%	3.15%
29		GP	32,136	340.70	10,948,702	350.20	11,254,027	305,325	2.79%	0.70%
Sub-Total					733,578,097		557,847,638	(175,730,459)	-23.96%	46.58%



SL	B. Share of Listed Bond									
30	Corporate Bond	BANKASI1PB	9,000	5,000.00	45,000,000	4,650.00	41,850,000	(3,150,000)	-7.00%	2.86%
Sub-Total					45,000,000		41,850,000	(3,150,000)	-7.00%	2.86%

SL	C. Govt. Treasury Listed Bond									
30	G-SEC (T.Bond)	BD0928181058	1,400,000	98.07	137,301,780	96.67	135,332,680	(1,969,100)	-1.43%	8.72%
					137,301,780		135,332,680	(1,969,100)	-1.43%	8.72%
D. IPO Shares										
31	Corporate Bond	INTRACOCB	2,000	5,000.00	10,000,000	5,000.00	10,000,000	-	0.00%	0.63%
Sub-Total					10,000,000		10,000,000	-	0.00%	0.63%
Grand Total of Capital Market Securities (Listed)					925,879,877		745,030,318	(180,849,559)	-19.53%	58.79%

## II. Investment in Capital Market Securities (Non-Listed)

SL	Investment in Stocks/Securities(Sectorwise)		No. of Shares/ Unit	Cost Price	Cost Value	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment
A. Open- End Mutual Fund										
1	Open- End Mutual Fund	3i AMCL 1st Mutual Fund	1,000,000	10.00	10,000,000	8.37	8,370,000	(1,630,000)	-16.30%	0.63%
2		CAPM Unit Fund	115,710	86.42	9,999,658	87.30	10,101,483	101,825	1.02%	0.63%
Total of Capital Market Securities (Open- End Mutual Fund)					19,999,658		18,471,483	(1,528,175)	-7.64%	1.27%
Non Listed Corporate Bond										
SL	Investment in Stocks/Securities(Sectorwise)		No. of Shares/ Unit	Cost Price	Cost Value	Market Price	Market Value	Appreciation (or Diminution) in the Market Value/ Fair Value of Investments	% Change(In term of Cost)	% of Total Investment
1	Non Listed Corporate Bond	NAVANA Pharmaceuticals Partial Convertible Bond	800	100,000.00	80,000,000	100,000.00	80,000,000	-	0.00%	5.08%
Total of Capital Market Securities (Non Listed Corporate Bond)					80,000,000		80,000,000	-	0.00%	5.08%
Total Investment in Capital Market Securities(Listed+Non-Listed)					1,025,879,535		843,501,801	(182,377,734)	-17.78%	65.14%

**III. Cash & Cash Equivalent and Investment in Securities not related to Capital Market**

**A. Investment in Money Market Instruments G-SEC (Treasury bill) :**

SL & Date	G-SEC -Treasury bill No	Types (G Sec./Others)	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
01& 08/01/2024	BD 0936433251 (364 Days)	Government Securities	11.49%	125,611,780	140,000,000	7.98%
02& 01/09/2024	BD0909108245 (91 Days)	Government Securities	11.56%	24,299,875	25,000,000	1.54%
03& 01/09/2024	BD0909108245 (91 Days)	Government Securities	11.56%	24,299,875	25,000,000	1.54%
04& 30/09/2024	BD0909114243 (91 Days)	Government Securities	11.44%	19,445,340	20,000,000	1.23%
<b>Sub-Total</b>				<b>193,656,870</b>	<b>210,000,000</b>	<b>12.30%</b>

**B. Term Deposit :**

SL & Date	Bank/Non-Bank Name	Rate of Profit	Investment Value	Maturity Value	% of Total Investment
1 & 03/06/2024	Jamuna Bank PLC. (Islamic Wings)	11.25%	50,000,000	52,812,500	3.17%
2 & 17/06/2024	City Bank PLC. (Islamic Wings)	9.36%	100,000,000	105,128,767	6.35%
3 & 18/06/2024	Southeast Bank PLC. (Islamic Wings)	11.40%	100,000,000	105,700,000	6.35%
4 & 28/06/2024	United Commercial Bank PLC.	11.00%	50,000,000	52,750,000	3.17%
5 & 28/07/2024	Islamic Finance and Investment Limited (IFIL)	11.50%	5,000,000	5,287,500	0.32%
<b>Sub-Total</b>			<b>305,000,000</b>	<b>321,678,767</b>	<b>19.37%</b>

**C. Cash at Bank :**

A/C NO	Bank Name	Rate of Profit	Available Balance	Remarks
1781300000001	City Bank PLC. (Islamic Wings)	5.25%-5.75%	6,050,990	N/A
1781300000003	City Bank PLC. (Islamic Wings)	5.25%-5.75%	44,387,816	
<b>Sub-Total</b>			<b>50,438,806</b>	
<b>Total Cash &amp; Cash Equivalent and Investment in Securities (Not related to Capital Market):</b>			<b>549,095,676</b>	
<b>Total Investment=(I+II+III)</b>			<b>1,574,975,211</b>	

## Capitec Grameen Bank Growth Fund

### Valuation of Open-End Mutual Fund

As at September 30, 2024

#### Annexure - B

As per BSEC Circular No. SEC/CMRRCD/2009-193/172 dated 30 June 2015, Mutual Funds need not to maintain any provision when the average cost price (CP) of a mutual fund is lower than or equal to the latest repurchase price (RP)/ surrender value (SV) of the open end funds and will maintain provision when the average cost price (CP) of a mutual fund is greater than the latest repurchase price (RP)/ surrender value (SV) of the open end funds.

Serial	Fund Name	No. of Unit	Average Cost Price per unit	Latest Surrender Value per unit as on September 26, 2024	Required Provision per unit	Required Provision	Status
1	3i AMCL 1st Mutual Fund	1,000,000	10.00	8.37	1.63	1,630,000.00	Provision Applicable
2	CAPM Unit Fund	115,710	86.42	87.30	No Provision Required	-	No Provision Applicable

#### A. DIRECTIVE:

BSEC Circular No. SEC/CMRRCD/2009-193/172 dated 30 June 2015,

#### B. For Open-End Mutual Funds

1. Mutual Funds need not to maintain any provision when the average cost price (CP) of a mutual fund is lower than or equal to the latest repurchase price (RP)/ surrender value (SV) of the open end funds.

2. Mutual Funds will maintain provision when the average cost price (CP) of a mutual fund is greater than the latest repurchase price (RP)/ surrender value (SV) of the open end funds.

i.e Required Provision = Average Cost Price - Latest Surrender Value (i.e Not over 5% discount of NAVcmp)

**Capitec Grameen Bank Growth Fund**  
**Schedule of realized gain/(loss) on sale of marketable securities**  
For the Period from July 01, 2024 to September 30, 2024

**Annexure - C**

SL	Name of the Company (Trading Code)	No. of Share	Sell Value	Cost Value	Profit/(Loss)
1	BATASHOE	83	77,535	82,061	(4,526)
2	BRACBANK	200,000	10,303,094	9,939,427	363,667
3	CRAFTSMAN	2,577	92,367	25,770	66,597
4	DOREENPWR	161,096	3,983,274	9,844,544	(5,861,270)
5	IBNSINA	38,000	12,923,430	11,713,854	1,209,576
6	LANKABAFIN	113,000	1,876,850	2,918,303	(1,041,453)
7	NAVANAPHAR	97,000	7,111,805	9,506,732	(2,394,927)
8	NPOLYMER	100,000	3,978,626	5,385,946	(1,407,320)
9	OLYMPIC	182,530	31,521,878	29,047,694	2,474,184
10	PADMAOIL	11,900	2,505,825	2,494,459	11,366
11	PARAMOUNT	61,936	3,957,717	3,428,131	529,586
12	RECKITTBEN	15	72,174	75,402	(3,228)
13	TECHNODRUG	125,000	6,613,779	4,250,000	2,363,779
14	WALTONHIL	15,500	10,487,775	9,242,757	1,245,018
<b>Total</b>					<b>(2,448,950)</b>



## Capitec Grameen Bank Growth Fund

### Dividend Income

For the Period from July 01, 2024 to September 30, 2024

#### Annexure-D

SL No.	Name of the Company (Trading Code)	No of Shares	Dividend %	Face Value	Net Cash Dividend
01	MEGHNALIFE	126,000	15.00%	10.00	189,000
02	GP	136	160.00%	10.00	2,176
03	BERGERPBL	1,598	500.00%	10.00	79,900
04	MARICO	7,203	1000.00%	10.00	720,300
05	LANKABAFIN	2,147,808	10.00%	10.00	2,147,808
06	BANKASI1PB				6,164
Total					3,145,348

**Capitec Grameen Bank Growth Fund**

**Custodian Fee**

For the Period from July 01, 2024 to September 30, 2024

**Annexure-E**

Date	Portfolio	MTDR/ FDR	G-SEC (Treasury Bill)	G-SEC (T.Bond)	Non Listed Corporate Bond	Custodian Fee
July 31, 2024	574,067,800	305,000,000	125,611,780	140,000,000	80,000,000	102,057
August 31, 2024	666,031,368	305,000,000	125,611,780	140,000,000	80,000,000	109,720
September 30, 2024	628,169,121	305,000,000	193,656,870	140,000,000	80,000,000	112,235
Total Custodian fees						324,012

**Capitec Grameen Bank Growth Fund**  
Information on Non-Performing Investment

**Annexure-F**

Fund Name	Name of the Investee Company/Issuer	Amount of Investment as on 30.09.2024 (Script wise)	Date of Investment	Category of Investment (Private Equity, \fixed Income Securities and others)	Period of Investment without return	Receivables (Principal and Return)	Amount of Provisions made till date
Capitec Grameen Bank Growth Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Capitec Grameen Bank Growth Fund**  
**Profit on MSND**  
For the Period from July 01, 2024 to September 30, 2024

**Annexure-G**

SL No.	Bank/ Institution Name	Branch	Account Number	Type	Current Rate	Amount	Remarks
01	City Bank PLC. (Islamic Wings)	Gulshan	1781300000001	MSND	5.25-5.75%	682,610	
02	City Bank PLC. (Islamic Wings)	Gulshan	1781300000003	MSND	5.25-5.75%	1,823,282	
<b>Total</b>						<b>2,505,891</b>	

**Profit on MTDR/FDR**  
For the Period from July 01, 2024 to September 30, 2024

**Annexure-H**

SL No.	Bank/ Institution Name	Branch	Account Number	Type	Current Rate	Amount	Remarks
01	Jamuna Bank PLC.(Islamic Wing)	Noya Bazar Islamic Br.	JBL-4301000038233	MTDR	11.25%	1,417,808	
02	United Commercial Bank PLC	Bijoy Nagar Br.	UCBPLC-1161779/1071403000000504	FDR	11.00%	1,380,137	
03	City Bank PLC.(Islamic Wing)	Gulshan	CBL-17827800000033	MTDR	9.36%	2,359,233	
04	Southeast Bank PLC.(Islamic Wing)	Motijheel	SEBL-7647912/0027-23400000051	MTDR	11.40%	2,873,425	
05	Islamic Finance and Investment Limited	Head office	IFIL-0017345/1112970000722	MTDR	11.50%	102,397	
<b>Total</b>						<b>8,133,000</b>	